advised all the scheduled commercial banks to improve the flow of credit to agriculture in the entire country including the State of Gujarat. RBI and National Bank for Agriculture and Rural Development have taken several measures to further strengthen the flow of credit to agriculture sector. Some of these steps include introduction of cash credit facility for meeting the composite credit requirements of farmers/cultivators, introduction of the Kisan Credit Card Scheme for agriculture borrowers, opening of specialized agriculture branches to take care of financing of high-tech agricultural products, simplification of loan application forms, delegation of powers to the branch managers of banks for speedier sanction of loan, insistence of no-due certificate by banks at their own discretion, non-insistence of security/margin for agricultural loans upto Rs. 10,000, etc. In addition, banks falling short of their target in landing to agriculture have to contribute to Rural Infrastructure Development Fund (RIDF) maintained by National Bank for Agriculture and Rural Development (NABARD) for assisting the State Governments and State-owned Corporation for completion of their on-going projects relating to rural infrastructure.

Encadrement of Posts in Indian Customs and Central Excise Service

3879. SHRI RAMACHANDRA KHUNTIA : Will the Minister of FINANCE be pleased to state : whether it is a fact that inspite of the Fifth Pay Commission recommending encadrement of the posts of Chairman and Members of Central Board of Excise and Customs, within the Indian Customs and Central Excise Service, no steps have been taken so far ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI V. DHANANJAYA KUMAR) : No, Sir, it is not correct to say that no steps have been taken so far. The matter has been examined in detail and the process is at an advanced stage.

Conversion of NBFCs into Banking Sector

3880. SHRI P. PRABHAKAR REDDY : Will the Minister of FINANCE be pleased to state :

(a) whether Government's attention has been drawn to the news item appearing in the Economic Times dated 5th February, 2000 under the caption "Leading NBFCs seek to convert into banks";

(b) if so, the names of the institutions and details of the proposals received from them;